

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shayne Donald Lewis
Heidi Lynn Lewis
Debtors

Case No. 19-03156-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

Date Rcvd: Nov 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019.

db/jdb #+Shayne Donald Lewis, Heidi Lynn Lewis, 4121 Crestview Drive, Stroudsburg, PA 18360-8007
5226312 +Frederic I Weinberg & Assoc, 375 E Elm St, Suite 210, Conshohocken, PA 19428-1973
5226314 +KML Law Group, P.C., Ste 5000-BNY Independence Ctr, 701 Market St,
 Philadelphia, PA 19106-1538
5226315 Met Ed, PO Box 3687, Akron, OH 44309-3687
5226316 +Middletown Medical PC, 111 Maltese Drive, Middletown, NY 10940-2141
5226317 +Mr. Cooper, 8950 Cypress Water Blvd., Coppell, TX 75019-4620
5226319 +ORMC/MAIN CAMPUS OP, 6900 College Blvd., Suite 550, Leawood, KS 66211-1596
5226318 Orange Emergency Services PC, PO Box 731584, Dallas, TX 75373-1584
5226320 +Pacific Union Financial, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071
5226322 +Radiologic Associates PC, 185 Rykowski Lane, Suite 101, Middletown, NY 10941-4055
5226325 +The Port Authority of NY/NJ, P.O. Box 15183, Albany, NY 12212-5183
5226326 Trans Continental Credit, PO Box 5055, White Plains, NY 10602-5055
5226327 +White Oaks Country Est-Sewer, c/o NEPA Management Associates, 7164 Route 209,
 Stroudsburg, PA 18360-7108
5226328 +White Oaks Country Estates POA, 930 N 9TH ST, Stroudsburg, PA 18360-1208

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5226307 EDI: AFNIRECOVERY.COM Nov 09 2019 00:18:00 AFNI Sprint, 404 Brock Drive, PO Box 3517,
 Bloomington, IL 61702-3517
5226308 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Nov 08 2019 19:25:39
 Ascendum Education Solutions, 2501 International Lane, Madison, WI 53704
5226309 EDI: BANKAMER.COM Nov 09 2019 00:18:00 Bank of America, N.A., 4060 Ogletown/Stanton Road,
 DE5-019-03-07, Newark, DE 19713
5226310 E-mail/Text: ering@cbhv.com Nov 08 2019 19:26:47 CBHV, P.O. Box 831,
 Newburgh, NY 12551-0831
5226311 +E-mail/Text: electronicbkydocs@nelnet.net Nov 08 2019 19:26:50 Dept of Education/Nelnet,
 121 S 13th St, Lincoln, NE 68508-1904
5226313 +EDI: IRS.COM Nov 09 2019 00:18:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
5226321 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 08 2019 19:26:45 Pennsylvania Dept of Revenue,
 Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
5226323 +E-mail/Text: debtsolutions@solaritycu.org Nov 08 2019 19:26:53 Solarity Credit Union,
 110 N. 5th Ave, Yakima, WA 98902-2642
5226324 +EDI: CITICORP.COM Nov 09 2019 00:18:00 The Home Depot/CBNA, P.O. Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5228424* Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,
 Harrisburg PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
bkgroup@kmllawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Timothy B. Fisher, II on behalf of Debtor 1 Shayne Donald Lewis donna.kau@pocono-lawyers.com
Timothy B. Fisher, II on behalf of Debtor 2 Heidi Lynn Lewis donna.kau@pocono-lawyers.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Shayne Donald Lewis**
First Name Middle Name Last Name

Debtor 2 **Heidi Lynn Lewis**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:19-bk-03156-RNO**

Social Security number or ITIN **xxx-xx-7728**
EIN **-----**
Social Security number or ITIN **xxx-xx-7176**
EIN **-----**

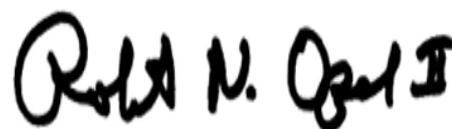
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shayne Donald Lewis

Heidi Lynn Lewis

By the court:11/8/19

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.